



Order Filed on September 23, 2016
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 (609) 250-0700 dcarlton@kmlawgroup.com Attorneys for Movant U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT
In Re: Kenneth G. McNeil, Debtor.

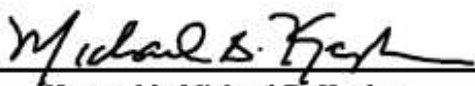
Case No.: 15-14218-MBK
Adv. No.:
Hearing Date: 8/18/16 @ 10:00am

Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 11 PLAN**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED

DATED: September 23, 2016



Honorable Michael B. Kaplan
United States Bankruptcy Judge

Page 2

Debtor: Kenneth G. McNeil

Case No.: 15-14218-MBK

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 11 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT, holder of a mortgage on real property located at 52 S Olden Avenue, Trenton, NJ 08609, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 11 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Scott Kaplan, Esquire, attorney for Debtor, Kenneth McNeil, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that the subject property's value is set at \$40,000.00 for the purposes of this Chapter 11 plan of reorganization;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor repay all post-petition escrow advances made prior to July 15, 2016, less any payments received prior to July 15, 2016, in addition to the \$40,000.00 total value, totaling \$1,115.07 (Taxes advanced in the amount of \$545.84 on 10/14/2015; \$632.56 on 1/13/2016; and \$636.67 on 4/11/16, less \$700 paid on 4/14/2016)

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the interest rate during the five year payment plan shall be 4.25%; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the total Debtor shall pay to Secured Creditor shall be \$45,710.40; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor shall pay the value of the loan in full over 60 months beginning September 1, 2016 and shall mature August 1, 2021; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor's monthly payment shall be \$761.84 and shall be mailed directly to Secured Creditor's servicer at Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor shall pay all tax, insurance, and any other escrow items directly, as this this will no longer be an escrowed loan; and

Page 3

Debtor: Kenneth G. McNeil

Case No.: 15-14218-MBK

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DEBTOR'S CHAPTER 11 PLAN**

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event Secured Creditor makes any additional escrow disbursements after July 15, 2016, Debtor shall have 30 days to cure same; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that any payments made by Debtor after July 15, 2016 shall be considered a monthly installment under the terms of this order; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that upon successful completion of said payments and receipt of a discharge in this Chapter 11 proceeding, this lien shall be released and extinguished; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that Secured Creditor, shall file a release of the lien with the recorder of deeds in the County of Mercer for the underlying mortgage within 30 days of the completion of the plan payments; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that in the event Secured Creditor fails to discharge the mortgage within the prescribed period, the debtor and/or debtor's counsel may record with the recorder of deeds a certified or exemplified copy of this order, along with a copy of the bankruptcy discharge order, which shall have the same force and effect of a discharge of mortgage.

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved and Secured Creditor hereby votes in favor of the plan.

I hereby agree and consent to the above terms and conditions:

Dated: 9/20/2016

/s/ Denise Carlon

DENISE CARLON, ESQ., ATTORNEY FOR CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated: 9/20/2016

/s/ Scott Kaplan

Scott Kaplan., ATTORNEY FOR DEBTOR

Page 4

Debtor: Kenneth G. McNeil

Case No.: 15-14218-MBK

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 11 PLAN**

In re:
Kenneth G McNeil
Debtor

Case No. 15-14218-MBK
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

Date Rcvd: Sep 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2016.

db +Kenneth G McNeil, 52 S. Olden Avenue, Trenton, NJ 08609-1524

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2016 at the address(es) listed below:

Brian E Caine on behalf of Creditor Wilmington Savings Fund Society, et al
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon on behalf of Creditor U.S. Bank, National Association, not in its individual capacity but solely as Trustee for the RMAC Trust Series 2016-CTT dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Associatio, Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jennifer R. Gorchow on behalf of Creditor OCWEN LOAN SERVICING, LLC, AS SERVICER FOR DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR RESIDENTIAL ASSET SECURITIZATION TRUST SERIES 2005-A15 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2005-O nj.bkecf@fedphe.com
Jerome B. Blank on behalf of Creditor BANK OF AMERICA, N.A. AS SERVICER FOR DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT RELATING TO IMPAC SECURED ASSETS et.al. nj.bkecf@fedphe.com
Jerome B. Blank on behalf of Creditor OCWEN LOAN SERVICING, LLC, AS SERVICER FOR DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR RESIDENTIAL ASSET SECURITIZATION TRUST SERIES 2006-A4 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-D nj.bkecf@fedphe.com
John D. Krohn on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT RELATING TO IMPAC SECURED ASSETS CORP., MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-5 nj.bkecf@fedphe.com
John D. Krohn on behalf of Creditor OCWEN LOAN SERVICING, LLC nj.bkecf@fedphe.com
John Philip Schneider on behalf of Creditor BANK OF AMERICA, N.A. AS SERVICER FOR DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT RELATING TO IMPAC SECURED ASSETS et.al. nj.bkecf@fedphe.com
John Philip Schneider on behalf of Creditor WELLS FARGO BANK, N.A. D/B/A AMERICAS SERVICING COMPANY nj.bkecf@fedphe.com
John Philip Schneider on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, servicer for U.S. Bank National Association, as Trustee for J.P. Morgan Mortgage Trust 2007-S2 nj.bkecf@fedphe.com
John Philip Schneider on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
John Philip Schneider on behalf of Creditor OCWEN LOAN SERVICING, LLC nj.bkecf@fedphe.com
John Philip Schneider on behalf of Creditor OCWEN LOAN SERVICING, LLC, AS SERVICER FOR DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR RESIDENTIAL ASSET SECURITIZATION TRUST SERIES 2006-A4 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-D nj.bkecf@fedphe.com
Joseph Garibyan on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION joegaribyan@gmail.com
Joshua I. Goldman on behalf of Creditor Nationstar Mortgage LLC jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor U.S. Bank National Associatio, Et Al... jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Melissa N. Licker on behalf of Creditor Specialized Loan Servicing, LLC, as servicing agent for U.S. Bank National Association, as Trustee, for JPMorgan Mortgage Trust 2007-S2 Mortgage Pass-through Certificates NJ_ECF_Notices@buckleymadole.com

District/off: 0312-3

User: admin
Form ID: pdf903

Page 2 of 2
Total Noticed: 1

Date Rcvd: Sep 23, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC
NJ_ECF_Notices@buckleymadole.com
Patrick O. Lacsina on behalf of Creditor Seterus, Inc. as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.
placsina@caplaw.net, gshasa@rasnj.com, bmusarra@rasnj.com, bkyecf@rasflaw.com, legerman@rasnj.com
Patrick O. Lacsina on behalf of Creditor Seterus, Inc. as authorized Subservicer for Federal
National Mortgage Association (Fannie Mae), Creditor c/o Seterus, Inc. placsina@caplaw.net,
gshasa@rasnj.com, bmusarra@rasnj.com, bkyecf@rasflaw.com, legerman@rasnj.com
Robert P. Saltzman on behalf of Creditor Wilmington Savings Fund Society, et al dnj@pbslaw.org
Robert P. Saltzman on behalf of Creditor Nationstar Mortgage LLC dnj@pbslaw.org
Robert P. Saltzman on behalf of Creditor Seterus, Inc. as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. dnj@pbslaw.org
Scott Eric Kaplan on behalf of Debtor Kenneth G McNeil scott@sekaplanlaw.com,
felisha@sekaplanlaw.com, sekparalegal@gmail.com
Steven Eisenberg on behalf of Creditor Ocwen Loan Servcing, LLC, as servicer for Deutsche
Bank National Trust Company, as Trustee for American Home Mortgage Asset Trust 2007-3,
Mortgage-Backed Pass-Through Certificates Series 2007-3 bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com; skelly@sterneisenberg.com
Steven K. Eisenberg on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY
bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com; skelly@sterneisenberg.com
United States Trustee USTPRegion03.NE.ECF@usdoj.gov
Warren S. Jones, Jr. on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION
wsjonesesq@verizon.net, bestcasewsj@gmail.com

TOTAL: 29